

Truth-In-Savings – Fee Schedule

Effective October 1, 1994; Revised July 1, 2000 & February 1, 2004 & December 1, 2005 & February 12, 2008 & April 14, 2009 & July 1, 2010... Subject to change by Board of Directors

Share (Savings) Accounts:

1. One time membership fee (upon opening account).....\$1.00
2. Minimum amount to open share account.....\$25.00
3. Minimum balance to earn dividends\$50.00
4. Maximum amount of cash withdrawal.....\$500.00
Additional amounts require 24 hour advance notice
to Head Cashier.
5. Maximum amount for a check cashed (per day per member).....\$50.00

IRA Share Accounts:

1. Minimum amount to open IRA Share account\$5.00
2. Minimum balance to earn dividends\$50.00
3. No penalty for withdrawal other than that imposed by
Internal Revenue Service or State/Federal Law.

Share Draft (Checking) Accounts:

1. Minimum amount to open Share Draft Account \$25.00 (plus any fees for other services,
i.e., Debit Card issuance fee or check printing fees, etc.)
2. No minimum balance fee.....\$0.00 fee
3. Minimum balance to earn dividends\$300.00
4. Maximum of "Less Cash" from Share Draft deposits
or drafts cashed or cash withdrawals (and not more
than one per day per member).....\$500.00
Additional amounts require 24 hour advance notice
to Head Cashier.
5. Schedule of Fees:
Insufficient Check (NSF) (per item)\$15.00
Stop Payment Order (per item) or consecutive stop pay,
(Must be written stop pay order.).....\$5.00
Teller/Counter Check, Stop Payment Order (per item)
(Must be written stop pay order.).....\$30.00
Check copy request (per item)\$2.00
Overdraft Protection (preauthorized).....\$1.00 Transfer

ATM Card Services:

1. Cash withdrawals from any ATM location (each).....\$1.00
2. Point of Sale (POS) transactions.....\$0.00 fee
3. Each initial ATM card\$1.00
Each reissue card or PIN reissue requests\$3.00

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- 4. Maximum per day ATM withdrawals\$300.00
Maximum per day point-of-sale transactions\$300.00
- 5. ATM card services are available on Share Draft accounts only.

Debit Card Services:

- 1. Cash withdrawals from any ATM location (each).....\$0.00
- 2. Each initial Debit card.....\$3.00
- 3. Each reissue card or PIN reissue request\$5.00
- 4. Point of Sale (POS) transactions.....\$0.00 fee
- 5. Maximum per day Debit Card withdrawals\$300.00
Maximum per day point of sale transactions\$1,000.00
Maximum per day amount (includes purchases, cash withdrawals,
and POS transactions)\$1,300.00
- 6. Debit card annual fee\$12.00
- 7. Debit card services are available on Share Draft accounts.
Debit card services are also available on Share accounts but are
Limited to cash withdrawals only.

Other Service Fee's (applicable to all accounts):

- 1. Insufficient ACH Debit (per item)\$15.00
- 2. Returned Deposit Item (per item)\$15.00
- 3. Transaction History (each)\$1.00
- 4. Money Orders (each)\$1.00
- 5. Wire Transfers -- Outgoing Domestic.....\$17.00
Outgoing International.....\$35.00
(Currency Converted to Foreign Funds)
Outgoing International.....\$50.00
(Currency in US Dollars Only)
Incoming\$6.00
- 6. Traveler's checks: (per pack)\$1.00
Additional fees may apply for Travelers checks for two
and Gift checks.
Traveler's checks Cards:.....\$14.95
Gift Cards.....\$3.95
- 7. Cashier's Checks: (per check/members).....\$2.50
(per check/non-members)\$7.50
- 8. Research and Reconciliation (per hour)\$10.00
Minimum charge.....\$10.00
- 9. Teller/Counter Check, Stop Payment Order (per item)
(Must be written stop pay order.)\$30.00